

## **Exhibit Q**

### Standstill Letters



EQUITABLE

PO Box 1047, Charlotte, NC 28201-1047

## Life Insurance

### Claim Status

July 28, 2023

Policy Number: [REDACTED] 6693

Insured: Mr Ioannis Triantafillou

PRIVATE AND CONFIDENTIAL

Tammy Thanos  
[REDACTED]

#### [How to contact us](#)

Name: Jeanette Lyles

Email:

Phone: 704-341-6591

Fax: (855)268-6375

Dear Tammy Thanos,

Please be advised that Equitable has received notice of a competing claim from adverse claimant(s) who have contended that you are not the correct beneficiary and therefore the death benefits should not be paid to you. Because of this adverse claim, we have concluded that Equitable cannot determine the rightful beneficiary without risk of further liability. Therefore, we will be unable to remit such proceeds until all parties have reached a mutually agreed upon settlement regarding the distribution of the claim proceeds or a resolution is determined through judicial intervention.

We can retain these proceeds on deposit until a settlement or judgment is obtained, with your consent to such retention and your agreement to not name Equitable or any of its affiliates, employees, directors or agents as a party to any legal proceedings involving the dispute over the proceeds of the policy. If a party does name Equitable as a party to any legal proceeding, the company will seek to recover its legal fees and costs from the benefits payable under the policy. In addition, the parties would generally be responsible for their own legal fees. Therefore, please let me know if you are interested in trying to reach an agreement with the adverse claimant(s) in order to avoid the costs and delays associated with formal legal action. If we retain the proceeds on deposit, interest will continue to accrue thereon at the applicable statutorily required interest.

Please consider whether you are willing to authorize Equitable to retain the claim proceeds of the referenced policy as stipulated above while the interested parties attempt to reach a resolution of this dispute. In addition, in order to facilitate resolution and due to privacy considerations, you must authorize us to disclose your contact information to the adverse claimant(s) and to transmit to each of you such documents from our files as may be requested by either of you in order to reach a resolution.

If you agree to these conditions, please sign the attached form by August 11, 2023. Should you reach an alternative agreement; the company will prepare the appropriate documents for all to sign evidencing the terms of that agreement. If you are not willing to sign this agreement, Equitable will initiate a legal proceeding to pay the disputed amount to a court of proper jurisdiction, and the case will be heard before a judge who will decide how the benefits should be distributed. If Equitable is

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July 28, 2023

Policy Number: [REDACTED] 6693  
Insured: Mr Ioannis Triantafillou

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required to initiate a legal proceeding, it will seek to recover its legal fees and costs from the benefits payable under the policy.

Sincerely,



Jeanette Lyles  
Special Investigations Unit  
8501 IBM Drive, Suite M  
Charlotte, NC 28262  
T: 704.341.6591  
E: Jeanette.Lyles@Equitable.com

**Enclosures:**

- Tammy Thanos Auth

**Enclosure Details**

**Primary Recipient Role:** Other

**Primary Recipient Name:** Tammy  
Thanos

**Primary Recipient Delivery :** MAIL

**Primary Recipient enclosures:**

- Tammy Thanos Auth

TO: Jeanette Lyles, Special Investigations Unit  
Equitable  
P O Box 1047  
  
Charlotte, NC 28201-1047

Insured: Ioannis Triantafillos

Policy No: [REDACTED] 6693

I authorize Equitable to retain the claim proceeds on deposit pursuant to the terms set forth above until a mutually agreed upon settlement or final resolution by judicial intervention is obtained, provided interest accrues thereon at the statutorily required rate. I also authorize Equitable to disclose my contact information to the adverse claimant and, if requested, such documents as either claimant deems necessary for review and evaluation in order to facilitate resolution.

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[Tammy Thanos]

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Date



EQUITABLE

PO Box 1047, Charlotte, NC 28201-1047

## Life Insurance

### Claim Status

July 28, 2023

Policy Number: [REDACTED] 6693

Insured: Mr Ioannis Triantafillou

PRIVATE AND CONFIDENTIAL

Christina Stefanopoulos  
[REDACTED]

#### [How to contact us](#)

Name: Jeanette Lyles

Email:

Phone: 704-341-6591

Fax: (855)268-6375

Dear Christina Stefanopoulos,

Please be advised that Equitable has received notice of a competing claim from adverse claimant(s) who have contended that you are not the correct beneficiary and therefore the death benefits should not be paid to you. Because of this adverse claim, we have concluded that Equitable cannot determine the rightful beneficiary without risk of further liability. Therefore, we will be unable to remit such proceeds until all parties have reached a mutually agreed upon settlement regarding the distribution of the claim proceeds or a resolution is determined through judicial intervention.

We can retain these proceeds on deposit until a settlement or judgment is obtained, with your consent to such retention and your agreement to not name Equitable or any of its affiliates, employees, directors or agents as a party to any legal proceedings involving the dispute over the proceeds of the policy. If a party does name Equitable as a party to any legal proceeding, the company will seek to recover its legal fees and costs from the benefits payable under the policy. In addition, the parties would generally be responsible for their own legal fees. Therefore, please let me know if you are interested in trying to reach an agreement with the adverse claimant(s) in order to avoid the costs and delays associated with formal legal action. If we retain the proceeds on deposit, interest will continue to accrue thereon at the applicable statutorily required interest.

Please consider whether you are willing to authorize Equitable to retain the claim proceeds of the referenced policy as stipulated above while the interested parties attempt to reach a resolution of this dispute. In addition, in order to facilitate resolution and due to privacy considerations, you must authorize us to disclose your contact information to the adverse claimant(s) and to transmit to each of you such documents from our files as may be requested by either of you in order to reach a resolution.

If you agree to these conditions, please sign the attached form by August 11, 2023. Should you reach an alternative agreement; the company will prepare the appropriate documents for all to sign evidencing the terms of that agreement. If you are not willing to sign this agreement, Equitable will initiate a legal proceeding to pay the disputed amount to a court of proper jurisdiction, and the case will be heard before a judge who will decide how the benefits should be distributed. If Equitable is

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July 28, 2023

Policy Number: [REDACTED] 6693  
Insured: Mr Ioannis Triantafillou

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required to initiate a legal proceeding, it will seek to recover its legal fees and costs from the benefits payable under the policy.

Sincerely,



Jeanette Lyles  
Special Investigations Unit  
8501 IBM Drive, Suite M  
Charlotte, NC 28262  
T: 704.341.6591  
E: Jeanette.Lyles@Equitable.com

**Enclosures:**

- Christina Stefanopoulos Auth

**Enclosure Details**

**Primary Recipient Role:** Other

**Primary Recipient Name:** Christina  
Stefanopoulos

**Primary Recipient Delivery :** MAIL

**Primary Recipient enclosures:**

- Christina Stefanopoulos Auth



TO: Jeanette Lyles, Special Investigations Unit  
Equitable  
P O Box 1047  
  
Charlotte, NC 28201-1047

Insured: Ioannis Triantafillos

Policy No: [REDACTED] 6693

I authorize Equitable to retain the claim proceeds on deposit pursuant to the terms set forth above until a mutually agreed upon settlement or final resolution by judicial intervention is obtained, provided interest accrues thereon at the statutorily required rate. I also authorize Equitable to disclose my contact information to the adverse claimant and, if requested, such documents as either claimant deems necessary for review and evaluation in order to facilitate resolution.

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[Christina Stefanopoulos]

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Date